

In re:
Vincent Wendowski
Debtor

Case No. 20-11964-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Feb 26, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recip ID	Recipient Name and Address
db	+ Vincent Wendowski, 1030 Chestnut Street, Trainer, PA 19061-5238

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Vincent Wendowski brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

District/off: 0313-2

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TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	CHAPTER 13
VINCENT WENDOWSKI,)	
)	
)	
Debtor	)	CASE NO. 20-11964-MDC
)	
CAPITAL ONE AUTO FINANCE,)	
A DIVISION OF CAPITAL ONE, N.A.)	
)	
Movant	)	<u>HEARING DATE:</u>
	)	Tuesday, February 16, 2021
	)	10:30 a.m.
vs.)	
VINCENT WENDOWSKI, Debtor)	
ROBERTA D. SMITH, Codebtor,)	
)	
and	)	<u>LOCATION:</u>
WILLIAM C. MILLER	)	U.S. Bankruptcy Court
	)	Eastern District of Pennsylvania
	)	Courtroom # 2
	)	900 Market Street
	)	Philadelphia, PA 19107
Trustee)	

STIPULATION

COME NOW, this day of , 2021, *Vincent Wendowski, debtor and Roberta D. Smith, codebtor*, through Debtor's attorney, *Brad J. Sadek, Esquire*, and Capital One Auto Finance, a division of Capital One, N.A. ("COAF") by and through its attorneys, Mester & Schwartz, P.C., hereby stipulate the following terms of settlement of the Motion for Relief from the Automatic Stay and Codebtor Stay:

WHEREAS the Debtor owns a 2010 HONDA CR-V – 4 Cyl. Utility 4D LX 4WD, V.I.N. 5J6RE4H38AL080043 ("vehicle"); and

WHEREAS COAF files a Motion for Relief from the Automatic Stay and Codebtor Stay ("Motion") with respect to missed post-petition payments; and

WHEREAS the Debtor has filed a Response to the Motion; and

WHEREAS the Debtor and COAF seek to resolve the Motion; it is hereby stipulated and agreed that:

1. The delinquency is \$1,742.60 in post-petition arrears and \$521.30 in pre-petition arrears plus \$313.00 in attorney's fees and costs as of February 11, 2021.

2. The Debtor shall file an amended Chapter 13 plan providing payment of the remaining arrears, totaling \$2,576.90 within 10 days of the entry of this Stipulation.

3. Thereafter, the Debtor shall remain current with regular monthly payments paid directly to the Movant starting with the regular monthly payment of \$274.26 due on February 15, 2021, and all such future payments due on the 4th of each month thereafter.

4. If Debtor shall fail to have a plan conforming to this Stipulation or the Debtor fails make to ongoing regular monthly payments and Debtor fails to cure said default within fifteen (15) days after notice by COAF (or its counsel) of said default, counsel for COAF may file a Certification of Default with the Court setting forth Debtor's default and COAF shall be granted relief from the automatic stay provisions of Sections 362 and 1301 of the Bankruptcy Code (11 U.S.C. § 362 and 1301), and COAF is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law without regard to any future conversion of this matter to a different form of bankruptcy. The Debtor shall be allowed to default and cure such default under this Stipulation one (1) time. Should the Debtor defaults a second (2nd) time, notice of the default will be served, but the Debtor will not be granted an opportunity to cure the default and COAF may file a Certification of Default.

5. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payment in accordance with this paragraph, then COAF, through counsel, may file a Certification of Default setting forth said failure and COAF

shall be granted relief from the automatic stay provisions of Sections 362 and 1301 of the
Bankruptcy Code (11 U.S.C. § 362 and 1301) and COAF is then also free to proceed with
exercising its rights and remedies as may be allowed under State and Federal law.

6. The failure by COAF, at any time, to issue a Notice of Default or file a
Certification of Default upon default by the Debtor shall not be construed, nor shall such failure
act, as a waiver of any of COAF's rights hereunder.

7. This Stipulation is a supplement and in addition to the Contract between the parties
and not in lieu thereof.

8. Facsimile signatures shall be accorded the same force and effect as an original
signature, and may be submitted to the Court.

BY THE COURT:

Magdalene D. Coleman
Magdalene D. Coleman
CHIEF U.S. BANKRUPTCY JUDGE

February 25, 2021

Pre-Petition Arrears:	\$ 521.30
Post-Petition Arrears:	\$ 1,742.60
Counsel Fees:	\$ 313.00
Total:	\$2,576.90

Capital One Auto Finance,
a division of Capital One, N.A.
By Counsel: Mester & Schwartz, P.C.

By: 

Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Brown Street
Philadelphia, PA 19130
(267) 909-9036

DATED: 2/15/21

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

Debtor: Vincent Wendowski
By Counsel for Debtor: Brad J. Sadek, Esquire

By:

Brad J. Sadek, Esquire
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, PA 19107
(215) 545-0008

DATED:

Chapter 13 Trustee

No Objection - Without Prejudice to Any Trustee Rights or Remedies

By: /s/ LeeAne O. Huggins February 22, 2021

William C. Miller, Trustee
P.O. Box 1229
Philadelphia, PA 19105
(215) 627-1377

Please send copies to:

Vincent Wendowski
1030 Chestnut Street
Trainer, PA 19061

Roberta D. Smith
7158 Lawnsdale Ave.
Philadelphia, PA 19111

Brad J. Sadek, Esquire
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, PA 19107

William C. Miller, Trustee
P.O. Box 1229
Philadelphia, PA 19105

Office of the U.S. Trustee
200 Chestnut Street, Suite 502
Philadelphia, PA 19106

Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Brown Street
Philadelphia, PA 19130